

Applicant Communicates Via:

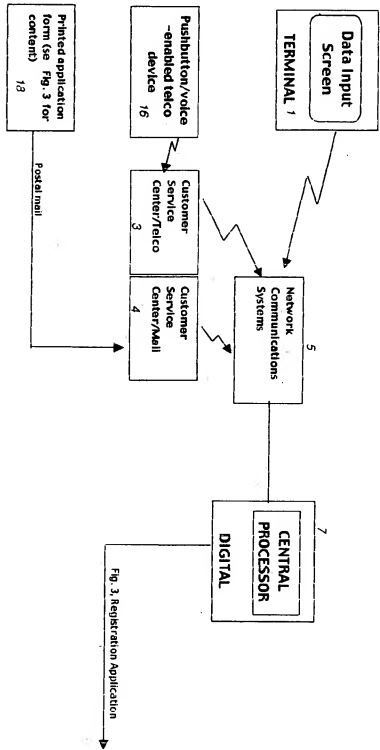
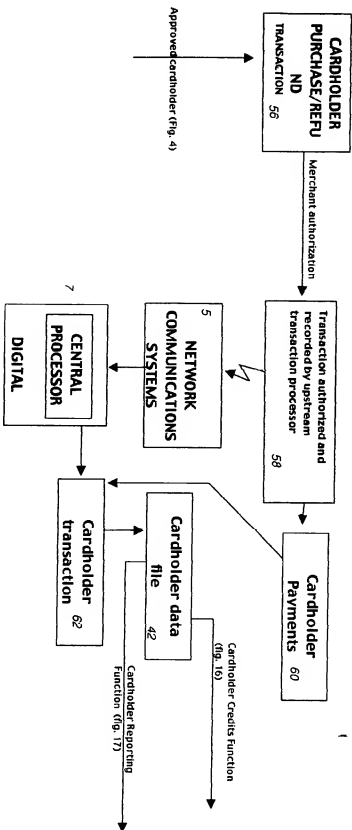


Fig. 3. Registration Application

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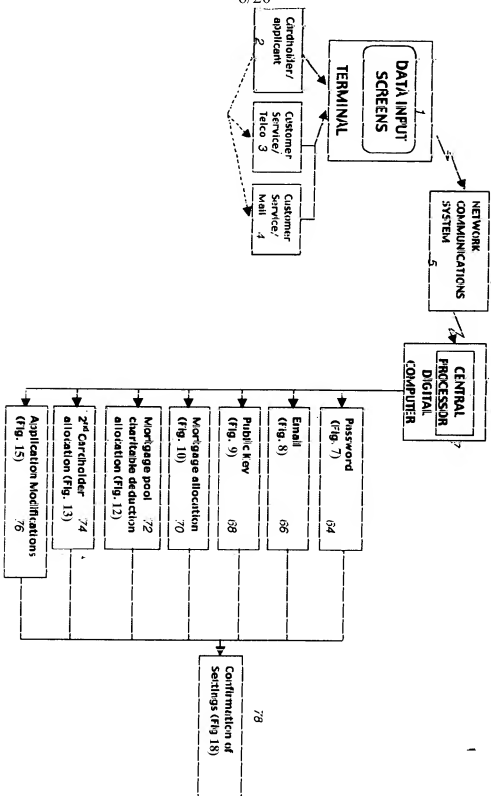
CARDHOLDER TRANSACTIONS FUNCTION (Fig. 5)



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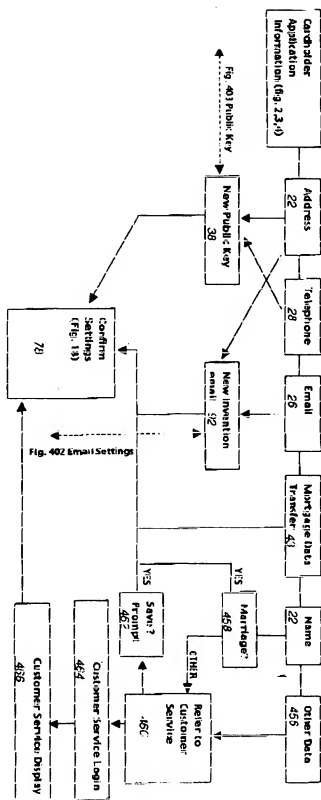
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Settings Function (Fig. 6)



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Cardholder Application Modification (Fig. 15)



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